

LAW OFFICES

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CITIZENS SAVINGS AND LOAN ASSOCIATION BUILDING

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February 9, 1981

Mr. Gregory M. Chaklos  
Mrs. Kim L. Chaklos  
Box 3700  
Harrisburg, Pennsylvania

Re: Lot 40, Block "A"  
"Section II, Block A, Lots 2-16  
and 35-40 Manchester Village"  
Frederick County, Maryland

Dear Mr. and Mrs. Chaklos:

I am the attorney for Steven P. Henne, Substituted Trustee, and James E. Boswell, Trustee, under a Deed of Trust secured on the above property, dated November 19, 1976 and recorded among the Land Records of Frederick County, Maryland in Liber 1004 at Page 404, and in that capacity the Deed of Trust and Deed of Trust Note have been forwarded to me for foreclosure.

The foreclosure sale for this Deed of Trust will be held at 11:00 a.m. on Tuesday, February 24, 1981 on the front steps of the Court House in Frederick, Maryland. The terms of sale are as follows:

A cash deposit of \$4,000.00 will be required at the time of sale. The balance is payable in cash with interest at ten percent per annum from date of sale, payable within five days after final ratification of the sale by the Circuit Court for Frederick County, Maryland.

The property is sold subject to covenants, easements and restrictions of record.

Adjustments on all taxes, public charges, and special or regular assessments will be made as of the date of sale, and, thereafter, be assumed by the purchaser. Title examination, conveyancing, state revenue stamps, state and county transfer taxes, and all other costs incident to transfer of title and settlement are to be paid by the purchaser.